

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael D. Eshelman  
 Lori Eshelman  
 Debtors

Case No. 17-11036-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jun 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2017.

db/jdb  
 smg +Michael D. Eshelman, Lori Eshelman, 85 Butternut Court, Reading, PA 19608-9613  
 +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13885575 +Bank Of America, N.A., KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13866745 +Chase Slate, P.O. Box 1423, Albemarle, NC 28002-1423  
 13866746 +Citi, P.O. Box 9001037, Louisville, KY 40290-1037  
 13866747 +Diagnostic Health Reading, 1025 Berkshire Blvd., Reading, PA 19610-1284  
 13866748 Fifth Third Bank, P.O. Box 630412, Cincinnati, OH 45263-0413  
 13916857 +Fifth Third Mortgage Company, Manley Deas Kochalski LLC, P.O. Box 165028,  
 Columbus, OH 43216-5028  
 13866751 +Quest Diagnostics, P.O. Box 740775, Cincinnati, OH 45274-0775  
 13866752 +Reading Health System, P.O. Box 70894, Philadelphia, PA 19176-5894

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jun 03 2017 00:53:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg +E-mail/Text: robertsl2@dnb.com Jun 03 2017 00:53:05 Dun & Bradstreet, INC,  
 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2017 00:52:37  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2017 00:53:10 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13866743 EDI: BANKAMER.COM Jun 03 2017 00:53:00 Bank of America, P.O. Box 15019,  
 Wilmington, DE 19886  
 13866742 +EDI: BANKAMER.COM Jun 03 2017 00:53:00 Bank of America, P.O. Box 45224,  
 Jacksonville, FL 32232-5224  
 13866744 +EDI: CAPITALONE.COM Jun 03 2017 00:53:00 Capital One, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 13866749 +EDI: RMSC.COM Jun 03 2017 00:53:00 Lowe's/Synchrony Bank, P.O. Box 530914,  
 Atlanta, GA 30353-0914  
 13866750 +E-mail/Text: rlambert@mscb-inc.com Jun 03 2017 00:52:30 MSCB INC,  
 1410 Industrial Park Blvd., Paris, TN 38242-6099  
 13866754 +EDI: USBANKARS.COM Jun 03 2017 00:53:00 Tompkins, P.O. Box 790408,  
 Saint Louis, MO 63179-0408

TOTAL: 10

13866753 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 St. Joe's Medical Center

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2017 at the address(es) listed below:

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Michael D. Eshelman N01JTB@juno.com  
 JOSEPH T. BAMBRICK, JR. on behalf of Joint Debtor Lori Eshelman N01JTB@juno.com  
 KARINA VELTER on behalf of Creditor Fifth Third Mortgage Company amps@manleydeas.com  
 LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

MATTEO SAMUEL WEINER on behalf of Creditor Bank Of America, N.A. bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor Bank Of America, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u>Michael D. Eshelman</u>	Social Security number or ITIN	xxx-xx-3002
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Lori Eshelman</u>	Social Security number or ITIN	xxx-xx-7475
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-11036-ref			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael D. Eshelman

Lori Eshelman

6/1/17

**By the court:** Richard E. Fehling  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**